

## Terms & Conditions: Cashback on Online spends using Citi Credit Card ("Offer")

1. Offer shall be valid between 8<sup>th</sup> June 2021 00:00 Hrs and 8<sup>th</sup> Sep 2021 23:59 Hrs ("Offer Period").
2. This Offer is valid for a select set of credit card customers ("Customer") who have received the invitation to the offer via email/SMS/mobile app notification from Citibank. The offer is eligible only for the card which has been mentioned in the communication.
3. Please note, online transactions should be enabled for domestic and international merchants on your card to make the purchases for the offer. You can enable these transactions by visiting Citi.asia/AMC on your mobile or Citi.asia/CMC on computer/laptop.
4. Details of Offer and Transactions ("Eligible transactions") eligible for the Offer:
5. Customers having Citi Credit Cards only – Customers to make Online/e-commerce/Card not Present transactions during the offer period ("eligible transactions". Customers should make minimum cumulative spends of Rs 2500 each during the period 8<sup>th</sup> June 2021 – 7<sup>th</sup> July 2021 ("Period 1"), 8<sup>th</sup> July 2021 – 7<sup>th</sup> Aug 2021 ("Period 2") and 8<sup>th</sup> Aug 2021 – 8<sup>th</sup> Sep 2021 ("Period 3")
6. Add-on cards are not eligible for this offer.
7. The cumulative Online/e-commerce/Card not Present spends should be Rs 2500 in every period to be eligible for cashback.
8. To avail the Offer, the customers need to perform the following
  - a. Customer should check the eligible card number, basis the last 4 digits of the card number mentioned in the communication via Email/SMS.
  - b. Customers to make minimum cumulative online Online/e-commerce/Card not Present spend of Rs 2500 in each period to receive the eligible cashback
  - c. Customer should perform the cumulative spend of Rs 2500 towards eligible transaction for the first time in the 1<sup>st</sup> period to get a cashback of Rs.100.
  - d. Customer should perform one of the above eligible transactions again during the 2<sup>nd</sup> period to get a cumulative cashback of Rs.250.
  - e. Customer should perform one of the above eligible transactions for 3 periods in a row to get a cumulative cashback of Rs.500.
  - f. Customers can make an eligible transaction for the first time during the 2<sup>nd</sup> period of the campaign and second time during the 3<sup>rd</sup> period to be eligible for a cumulative cashback of Rs. 250.
  - g. Customers can make an eligible transaction for the first time during the 3<sup>rd</sup> period of the campaign and be eligible for a cashback of Rs.100.
  - h. Customer who makes an eligible transaction once during 1<sup>st</sup> period and skips the 2<sup>nd</sup> period, then makes another eligible transaction during the 3<sup>rd</sup> period will be eligible only for Rs.250 cashback. Therefore, the customer is not eligible for getting cumulative cashback of Rs.500.
  - i. The 3 periods being considered for the offer are: 8<sup>th</sup> June 2021 – 7<sup>th</sup> July 2021 ("Period 1"), 8<sup>th</sup> July 2021 – 7<sup>th</sup> Aug 2021 ("Period 2") and 8<sup>th</sup> Aug 2021 – 8<sup>th</sup> Sep 2021 ("Period 3")
9. Maximum cumulative cashback per customer under this Offer is: Rs. 500.
10. In case online transactions have been disabled on customer's credit card account, the customers will need to enable the same. It can be done by logging onto Citi Mobile and re-setting limits on Online Transactions for their card.
11. Citibank shall send an intimation vide email/SMS/mobile app notification, to select eligible customer, at its sole discretion, to participate in the Offer. In order to be eligible for the offer, customers should have a valid mobile number or email id registered on their credit card account with Citibank.

12. Customers qualifying under the Offer will receive Cashback as per the above mentioned Offer Details. The qualifying customers shall be notified vide e-mail on their registered e-mail Id or SMS on their registered mobile no.
13. The cashback will be credited directly to the credit card of eligible customers, within 90 working days from the end of offer period subject to customer having received above mentioned intimation and performed qualifying actions. The timeline provided for affecting the credit is only indicative of expected period and may differ from actual date of credit.
14. Citibank's discretion in determining eligibility of customer to participate in the Offer or to receive intimation to participate in Offer or for a transaction shall be final, conclusive and binding upon the Customers. The customer agrees, accepts and acknowledges that no claim, disputes shall be raised against Citibank in this regard.
15. The decision of Citibank would be considered final for awarding the cashback to qualified customers. The Customer agrees and accepts that no claims pertaining to the qualification for the cashback shall be raised against Citibank.
16. Cashback will not be applicable for a transaction where a refund is processed. The refund amount will be equal to amount transferred or card swipe amount and not the invoice amount.
17. The Customers shall not hold Citibank, its group entities, or affiliates, their respective directors, officers, employees, agents, vendors, responsible for or liable for, any actions, claims, demands, losses, damages, personal injury, costs, charges and expenses which a Customer claims to have suffered, sustained or incurred, or claims to suffer, sustain or incur, directly or indirectly, by way of and/or on account of participating in the Offer or the acceptance, decline, non-receipt, suitability, quality or by use or non-use or suitability or effectiveness of the products/services.
18. Citibank is not liable or responsible for any claim(s), dispute(s) regarding payment to billers during the facility available to the Customers under the Offer (shortly referred as "Claims").
19. In reference to any Claims under the Offer, it must be addressed in writing, by the Customers directly to the merchant and that Citibank shall not entertain any communication in this regard. Any query/ contention/dispute raised by any Customer to Citibank shall be forwarded to the merchant who shall be solely responsible for resolving such queries/ contentions/disputes within reasonable time.
20. The Offer is valid only if the Customer's account and credit card continues to be in good standing and payment continues to reach Citibank before the payment due date.
21. Citibank reserves the right to, at any stage and at its discretion, to extend or terminate this Offer, without prior notice or assigning any reasons thereof, to add/alter/modify/change or vary all or any of these terms and conditions or to replace wholly, or in part, this Offer by another Offer, whether similar to this Offer or not, or to extend or withdraw it altogether.
22. Neither anything contained in these terms & conditions, nor the running of these Offer to which they apply, shall be construed as an obligation on Citibank to continue the Offer up to, on or after the Offer termination date. Nothing herein amounts to a commitment or representation by Citibank to conduct further such Offers.
23. The Offer terms & conditions shall be governed by the Laws of India. Any dispute arising out of this Offer shall be subject to the exclusive jurisdiction of competent courts in Mumbai.
24. Any taxes or liabilities or charges payable to the Government or any other regulatory authority or body, if any towards utility bill payment under this Offer, shall be borne directly by Customer and/or billed to the account of the Customer.
25. If the Offer and/or anything to be done by Citibank or any other entity in respect of the Offer is prevented or delayed by causes, circumstances or events beyond the control of Citibank or any other entity, including but not limited to computer viruses, tampering, unauthorized intervention,

interception, fraud, technical failures, floods, fires, accidents, earthquakes, riots, explosions, wars, hostilities, acts of government or other causes of like or similar or other character beyond the control of Citibank or the other entity/ies, then Citibank and/or the other entity/ies shall not be liable for the same to the extent so prevented or delayed, and will not be liable for any consequences.

26. Customers are not bound in any way to participate in this offer. Such participation is voluntary and is deemed as acceptance of the terms and conditions mentioned herein. By participating in the offer, the Customers agree to be bound by the terms & conditions contained herein. Without a Customer being required to do any further act, he/she shall be deemed to have read, understood and unconditionally accepted the terms & conditions herein. The Offer Terms & Conditions need to be read in conjunction with the detailed Digital Banking Terms and Conditions, Citibank Card member Terms & Conditions, Most important terms and conditions (MITC), and terms governing the use of Citibank credit/debit cards and/or Citibank website.
27. Payment of fees/service charges/all other amounts due from the Customer to Citibank from usage of credit/debit cards by the Customer under this Offer and/or otherwise will be governed by the Citibank Account terms and conditions, Card member Terms and Conditions and MITC. Customer can also view the complete terms and conditions on the online portal <http://www.citibank.com/india>.
28. Any query regarding the offer will be entertained till September 30, 2021. Post such date, Citibank will not entertain any correspondence or communication regarding this Program from any customers/persons.
29. This product/service is offered by branches of Citibank, N.A. in India.

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